

Document Page 1 of 9  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**WESTERN DIVISION**

In re: MULL, REGINALD ANTONIO  
 MULL, ALISON LEIGH

§ Case No. 15-80987  
 §  
 §  
 §

Debtor(s)

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on April 13, 2015. The undersigned trustee was appointed on June 10, 2015.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 14,060.88

Funds were disbursed in the following amounts:

Payments made under an interim distribution	\$ 0.00
Administrative expenses	\$ 267.63
Bank service fees	\$ 152.00
Other payments to creditors	\$ 0.00
Non-estate funds paid to 3rd Parties	\$ 0.00
Exemptions paid to the debtor	\$ 0.00
Other payments to the debtor	\$ 0.00
Leaving a balance on hand of <sup>1</sup>	\$ <u>13,641.25</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 08/31/2015 and the deadline for filing governmental claims was 10/10/2015. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$2,156.09. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$2,156.09, for a total compensation of \$2,156.09.<sup>2</sup>In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$138.06, for total expenses of \$138.06.<sup>2</sup>

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/09/2016 By:/s/JOSEPH D. OLSEN  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

<sup>2</sup>If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

**Form 1**  
**Individual Estate Property Record and Report**  
**Asset Cases**

Page: 1

Case Number: 15-80987

Trustee: (330400) JOSEPH D. OLSEN

Case Name: MULL, REGINALD ANTONIO  
MULL, ALISON LEIGH

Filed (f) or Converted (c): 04/13/15 (f)

Period Ending: 03/09/16

§341(a) Meeting Date: 05/28/15

Claims Bar Date: 08/31/15

1  Asset Description (Scheduled And Unscheduled (u) Property)  Ref. #	2  Petition/ Unscheduled Values	3  Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4  <u>Property Abandoned</u> OA=§554(a)	5  Sale/Funds Received by the Estate	6  Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 2385 Illinois Route 84, Thomson, Illinois 61285	170,000.00	0.00		0.00	FA
2 1065 W. Marietta Street, Decatur, IL 62526	45,000.00	0.00		0.00	FA
3 1415 N. College Street, Decatur, IL 62522	32,500.00	0.00		0.00	FA
4 1640 N. College Street, Decatur, IL 62522	25,000.00	0.00		0.00	FA
5 1186 E. Walnut Street, Decatur, IL 62526	5,000.00	0.00		0.00	FA
6 Wisconsin Dells Time Share:, PO Box 150, Scottsd	5,000.00	0.00		0.00	FA
7 Dear Harvester Credit Union Account	0.00	0.00		0.00	FA
8 Staley Credit Union	0.00	0.00		0.00	FA
9 Checking account at Woodforest National Bank	350.00	0.00		0.00	FA
10 Aegis Credit Union - Checking Account	0.00	0.00		0.00	FA
11 Savings Account at Woodforest Bank	1,300.00	0.00		0.00	FA
12 Household Goods and Furnishings (living room set	5,000.00	0.00		0.00	FA
13 Clothes	1,000.00	0.00		0.00	FA
14 Wedding bands and engagement ring	500.00	0.00		0.00	FA
15 2009 Cadillac Escalade EXT	27,350.00	0.00		0.00	FA
16 2004 Dodge Ram	13,000.00	13,000.00		13,950.00	FA
17 2007 Dodge Ram 2500	8,000.00	0.00		0.00	FA
18 2008 KZ Coyote RV	6,740.00	0.00		0.00	FA
19 2007 Chrysler Aspen	12,000.00	0.00		0.00	FA
20 Printer, Desktop, Laptop	500.00	0.00		0.00	FA
21 2013 federal and state refunds (u)	7,788.00	7,788.00		0.00	FA
22 2014 federal and state refunds (u)	10,000.00	4,383.00		0.00	FA
23 RIA Credit Union account - joint (u)	0.00	98.67		98.67	FA
24 RIA Credit Union re: Mull properties (u)	0.00	12.21		12.21	FA
24 Assets      Totals (Excluding unknown values)	\$376,028.00	\$25,281.88		\$14,060.88	\$0.00

## Form 1

### Individual Estate Property Record and Report

### Asset Cases

**Case Number:** 15-80987

**Trustee:** (330400) JOSEPH D. OLSEN

**Case Name:** MULL, REGINALD ANTONIO

**Filed (f) or Converted (c):** 04/13/15 (f)

MULL, ALISON LEIGH

**§341(a) Meeting Date:** 05/28/15

**Period Ending:** 03/09/16

**Claims Bar Date:** 08/31/15

1

**Asset Description**  
(Scheduled And Unscheduled (u) Property)

2

Petition/  
Unscheduled  
Values

3

**Estimated Net Value**  
(Value Determined By Trustee,  
Less Liens, Exemptions,  
and Other Costs)

4

**Property**  
Abandoned  
OA=§554(a)

5

Sale/Funds  
Received by  
the Estate

6

**Asset Fully**  
**Administered (FA)/**  
**Gross Value of**  
**Remaining Assets**

Ref. #

#### Major Activities Affecting Case Closing:

The only thing the Trustee is administered is a defective security interest in a certain vehicle in violation of the automatic stay by the secured creditor. The Trustee was looking at liquidating two lots in Decatur, Illinois but the properties were deemed of inconsequently value. The Trustee will file the final report sometime in Jaunary 2016.

**Initial Projected Date Of Final Report (TFR):** January 20, 2016

**Current Projected Date Of Final Report (TFR):** January 20, 2016

## Form 2

### Cash Receipts And Disbursements Record

Page: 1

**Case Number:** 15-80987  
**Case Name:** MULL, REGINALD ANTONIO  
 MULL, ALISON LEIGH  
**Taxpayer ID #:** \*\*-\*\*5858  
**Period Ending:** 03/09/16

**Trustee:** JOSEPH D. OLSEN (330400)  
**Bank Name:** Rabobank, N.A.  
**Account:** \*\*\*\*\*4466 - Checking Account  
**Blanket Bond:** \$820,095.60 (per case limit)  
**Separate Bond:** N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	Checking Account Balance
05/20/15	{16}	RIA Federal Credit Union	Compromise a controversy	1129-000	13,950.00		13,950.00
05/29/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	13,940.00
06/09/15	101	INTERNATIONAL SURETIES, LTD.	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 06/09/2015 FOR CASE #15-80987, BOND #016018067	2300-000		17.63	13,922.37
06/17/15	102	Macon County Title, LLC	Inv. #151536 & #151537 (abstract certificates)	3991-000		250.00	13,672.37
06/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.30	13,651.07
07/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		20.28	13,630.79
08/10/15	{23}	R.I.A. Federal Credit Union	turnover of funds	1229-000	98.67		13,729.46
08/10/15	{24}	R.I.A. Federal Credit Union	Turnover of funds	1229-000	12.21		13,741.67
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.04	13,722.63
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.05	13,701.58
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.70	13,681.88
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		19.02	13,662.86
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		21.61	13,641.25

ACCOUNT TOTALS	14,060.88	419.63	\$13,641.25
Less: Bank Transfers	0.00	0.00	
<b>Subtotal</b>	<b>14,060.88</b>	<b>419.63</b>	
Less: Payments to Debtors		0.00	
<b>NET Receipts / Disbursements</b>	<b>\$14,060.88</b>	<b>\$419.63</b>	

Net Receipts :	14,060.88
Net Estate :	\$14,060.88

TOTAL - ALL ACCOUNTS	Net Receipts	Net Disbursements	Account Balances
Checking # *****4466	14,060.88	419.63	13,641.25
	\$14,060.88	\$419.63	\$13,641.25

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Page: 1

**Exhibit "C" - Analysis of Claims Register****Case: 15-80987 MULL, REGINALD ANTONIO**

Case Balance:		Total Proposed Payment:		Remaining Balance:		\$0.00		
Claim #	Claimant Name	Type	Amount Filed	Amount Allowed	Paid to Date	Claim Balance	Proposed Payment	Remaining Funds
	JOSEPH D. OLSEN <2200-00 Trustee Expenses>	Admin Ch. 7	138.06	138.06	0.00	138.06	138.06	13,503.19
	JOSEPH D. OLSEN <2100-00 Trustee Compensation>	Admin Ch. 7	2,156.09	2,156.09	0.00	2,156.09	2,156.09	11,347.10
	YALDEN, OLSEN & WILLETTE <3110-00 Attorney for Trustee Fees (Trustee Firm)>	Admin Ch. 7	2,727.00	2,727.00	0.00	2,727.00	2,727.00	8,620.10
2	Internal Revenue Service	Priority	0.00	0.00	0.00	0.00	0.00	8,620.10
5	State of Iowa Department of Revenue	Priority	79,125.86	79,125.86	0.00	79,125.86	8,620.10	0.00
1	Stephenson Service Company	Unsecured	7,097.79	7,097.79	0.00	7,097.79	0.00	0.00
3	Wells Fargo Bank	Unsecured	5,284.81	5,284.81	0.00	5,284.81	0.00	0.00
4	Capital One, N.A.	Unsecured	3,248.86	3,248.86	0.00	3,248.86	0.00	0.00
5 -2	State of Iowa	Unsecured	7,194.70	7,194.70	0.00	7,194.70	0.00	0.00
6 -3	Ria Federal Credit Union	Unsecured	14,144.41	14,144.41	0.00	14,144.41	0.00	0.00
7 -2	Ria Federal Credit Union	Unsecured	10,941.00	10,941.00	0.00	10,941.00	0.00	0.00
8	MERCY MEDICAL CENTER	Unsecured	47.13	47.13	0.00	47.13	0.00	0.00
9	Triumph Community Bank, f/k/a The National Bank	Unsecured	5,576.04	5,576.04	0.00	5,576.04	0.00	0.00
10	LVNV Funding, LLC its successors and assigns as	Unsecured	151.10	151.10	0.00	151.10	0.00	0.00
11 -2	Ria Federal Credit Union	Unsecured	27,346.02	27,346.02	0.00	27,346.02	0.00	0.00
12	Ria Federal Credit Union	Unsecured	8,041.21	8,041.21	0.00	8,041.21	0.00	0.00
13	Portfolio Recovery Associates, LLC	Unsecured	1,689.31	1,689.31	0.00	1,689.31	0.00	0.00
14	Portfolio Recovery Associates, LLC	Unsecured	5,115.02	5,115.02	0.00	5,115.02	0.00	0.00
Total for Case 15-80987 :			\$180,024.41	\$180,024.41	\$0.00	\$180,024.41	\$13,641.25	

**CASE SUMMARY**

	Amount Filed	Amount Allowed	Paid to Date	Proposed Payment	% paid
Total Administrative Claims :	\$5,021.15	\$5,021.15	\$0.00	\$5,021.15	100.000000%
Total Priority Claims :	\$79,125.86	\$79,125.86	\$0.00	\$8,620.10	10.894163%
Total Unsecured Claims :	\$95,877.40	\$95,877.40	\$0.00	\$0.00	0.000000%

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-80987

Case Name: MULL, REGINALD ANTONIO

Trustee Name: JOSEPH D. OLSEN

**Balance on hand:** \$ 13,641.25

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00

Remaining balance: \$ 13,641.25

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	2,156.09	0.00	2,156.09
Trustee, Expenses - JOSEPH D. OLSEN	138.06	0.00	138.06
Attorney for Trustee, Fees - YALDEN, OLSEN & WILLETTE	2,727.00	0.00	2,727.00

Total to be paid for chapter 7 administration expenses: \$ 5,021.15

Remaining balance: \$ 8,620.10

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 8,620.10

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$79,125.86 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	Internal Revenue Service	0.00	0.00	0.00
5	State of Iowa Department of Revenue	79,125.86	0.00	8,620.10

Total to be paid for priority claims: \$ 8,620.10  
 Remaining balance: \$ 0.00

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 95,877.40 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Stephenson Service Company	7,097.79	0.00	0.00
3	Wells Fargo Bank	5,284.81	0.00	0.00
4	Capital One, N.A.	3,248.86	0.00	0.00
5 -2	State of Iowa	7,194.70	0.00	0.00
6 -3	Ria Federal Credit Union	14,144.41	0.00	0.00
7 -2	Ria Federal Credit Union	10,941.00	0.00	0.00
8	MERCY MEDICAL CENTER	47.13	0.00	0.00
9	Triumph Community Bank, f/k/a The National Bank	5,576.04	0.00	0.00
10	LVNV Funding, LLC its successors and assigns as	151.10	0.00	0.00
11 -2	Ria Federal Credit Union	27,346.02	0.00	0.00
12	Ria Federal Credit Union	8,041.21	0.00	0.00
13	Portfolio Recovery Associates, LLC	1,689.31	0.00	0.00
14	Portfolio Recovery Associates, LLC	5,115.02	0.00	0.00

Total to be paid for timely general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$ 0.00
Remaining balance:	\$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ 0.00
Remaining balance:	\$ 0.00